

### **Issue 103: INSIDER'S EDGE: Tax Penalty Special Enrollment Period**

The first day of spring is finally here (at least on the calendar, if not in the forecast)! Personally, I couldn't be happier that winter is almost over. Marylanders who filed their taxes and discovered they have to pay a tax penalty because they did not have health insurance in 2014 can also relax! Why? Maryland Health Connection has created a one-time tax penalty Special Enrollment Period (SEP).



*Even a little wintry mix in the forecast can't keep the robins away!*

Consumers subject to a tax penalty for not having qualified health coverage in 2014 are eligible for a SEP from March 15 – April 30, 2015, as announced by the Centers for Medicare & Medicaid Services (CMS). A SEP allows consumers to enroll in a Qualified Health Plan.

Marylanders who are eligible for Medicaid are not affected. People can apply for Medicaid at any time and enroll year-round.

Applying for the tax penalty SEP is simple. In Section 8 of the application, *Special Enrollment*, consumers subject to a tax penalty must select checkbox "Attest that when you filed your 2014 tax return you are subject to the fee for not having health coverage in 2014, and..."

**Select Checkbox under Special Enrollment Question Section**

Are any of these people going to lose their health coverage in the next 60 days? (Select all that apply) \*

☐ tim southee ☒ None of these people

Have any of these people been adopted or placed for adoption in the last 60 days? (Select all that apply) \*

☐ tim southee ☒ None of these people

Did any of these people get married in the last 60 days? (Select all that apply) \*

☐ tim southee ☒ None of these people

Did any of these people gain eligible immigration status in the last 60 days? (Select all that apply) \*

☐ tim southee ☒ None of these people

Did any of these people move in the last 60 days? (Select all that apply) \*

☐ tim southee ☒ None of these people

☒ Attest that when you filed your 2014 tax return you are subject to the fee for not having health coverage in 2014, and

Attest that you first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes

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### **Additional Resources**

A job aid on the tax penalty SEP process was e-mailed to consumer assistance workers earlier this week. Assistance workers who received the e-mail may find it useful to review the job aid. This job aid is not available online.

- *Special Enrollment Period—2014 Tax Period (Job Aid)* (File name: SEPTaxPenaltyJobAid.pdf)

Information from Maryland Health Benefit Exchange:

- Press release, <http://marylandhbe.com/wp-content/uploads/2015/03/03172015-TaxSEPOpens.pdf>.
- Information for consumers on the tax penalty SEP and how getting coverage now will impact their taxes in 2015 can be found here, <https://www.marylandhealthconnection.gov/how-to-enroll/>.

You can also learn more about the tax penalty and the types of situations that may qualify consumers for a Special Enrollment Period and allow them to enroll in a QHP outside Open Enrollment by checking out these past issues of the *Insider's Edge*:

- [Issue 23: INSIDER'S EDGE: Don't forget your health insurance!](#)
- [Issue 45: INSIDER'S EDGE: Open Enrollment and Special Enrollment Periods](#)
- [Issue 49: INSIDER'S EDGE: Seeking an exemption from the individual mandate](#)
- [Issue 60: INSIDER'S EDGE: Special Enrollment Periods and Other Life Changes](#)

**Have a great weekend!** Have a question? Send it my way, [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).